

## Annual Enrollment Is Coming Soon!

ENROLLMENT IS RIGHT AROUND THE CORNER — OCTOBER 1 THROUGH OCTOBER 31. YOUR CHOICES BENEFIT PROGRAM INCLUDES MEDICAL, DENTAL AND LIFE INSURANCE AS WELL AS TWO FLEXIBLE SPENDING ACCOUNTS TO ENRICH YOUR LIFE WHILE PROTECTING YOUR FUTURE AND YOUR LOVED ONES. NOW IS THE TIME TO START THINKING ABOUT YOUR AND YOUR FAMILY'S NEEDS AND TO PREPARE TO MAKE CHANGES TO YOUR BENEFIT PLAN SELECTIONS. SEE INSIDE FOR DETAILS.

# choices



## we are the county of los angeles

You are a part of what makes the County of Los Angeles a great place to live and work—one of more than 100,000 employees dedicated to serving the people of the County of Los Angeles. Your *Choices* benefit program—negotiated for you by the Coalition of County Unions (CCU)—is designed to give you the security of knowing we've got you covered—so you have the freedom to focus on what matters most in your work and home life.

### Introducing [mylacountybenefits.com](http://mylacountybenefits.com)

As part of the new communication program we began last year, we're launching a new benefit Web site on October 1, 2009 to give you and your family access to information whenever and wherever you need it. The site includes access to all of the information you receive in your annual enrollment packet and much more. Online tutorials provide step-by-step audio-visual presentations to educate you on your *Choices* benefits and how to get the most out of them. Online calculators will help you determine your health care or dependent care costs and how much you may want to set aside in a Health Care or Dependent Care Spending Account to reduce your out-of-pocket costs each year.

### MyLACountyBenefits.com is arranged in three sections:

#### my benefits

- Detailed benefit summaries to help you use your plans to the fullest
- Facts on eligibility and enrollment to guide you at enrollment time and when adding dependents
- Downloadable *Choices* Summary Plan Description
- Contact information for all health plans
- Online resources to help you find doctors and dentists in your plan networks

#### my health

- Links and information on wellness programs
- Up-to-date calendars for wellness fairs and Webinars
- Archives of the County's new *For Your Benefit* wellness newsletter

#### my tools

- Access to the benefit enrollment system
- Calculators to help you figure out how much to save in your Health Care and Dependent Care Spending Accounts
- Audio-visual tutorials on:
  - Enrollment at annual enrollment and when you have a qualified change in status
  - Flexible spending accounts
  - Highlights of your *Choices* plans

Best of all, the site gives you access to detailed information and tools seven days a week, 24 hours a day. You'll always have the information you need at your fingertips.

**Your *Choices* benefit plan is a joint effort of the County of Los Angeles and the Coalition of County Unions. They work together to negotiate the choices that are offered, the amount of the annual benefit allowance and other details of the program.**



# 2010 annual enrollment: what you need to know

In 2010, you'll continue to have access to the same *Choices* benefit plans you have today. But it's still important to review your options. Benefits are not "one size fits all"—your needs may be different than those of your co-workers, and can change over time. Read over the information provided here and start thinking about whether it's time to make a change.

## Benefit Costs and Changes for 2010

Be sure to review the Highlights Guide and your enrollment worksheet in your annual enrollment packet to learn about any benefit changes, monthly costs, and your *Choices* monthly benefits allowance for 2010.

## Get Ready To Enroll: What To Think About Now

Here are some things to think about when you decide whether it is time for a change.

### How much can you afford to spend on medical care, and how much flexibility do you need to go to the provider or health care facility of your choice?

Generally, the more doctors and hospitals you have to choose from, the greater your share of the cost will be.

- Your **HMO medical plan options** and "**HMO-style**" **dental plan options** don't charge an annual deductible, and many services are offered at no charge or at a low copay. In addition, the monthly cost of coverage (the "premium") is significantly lower under an HMO than it is under a PPO. However, under an HMO, you have less flexibility to see the provider of your choice. For example, under the Kaiser HMO, you are limited to Kaiser hospitals, outpatient facilities, and health care professionals. Under the CIGNA HMO and ALADS/Anthem Blue Cross CaliforniaCare HMO, you must select a Primary Care Physician (PCP) or medical group to manage your care.

- Under your **PPO medical plan option** and "**PPO-style**" **dental plan options**, you pay an annual deductible and typically higher copays, but you have the flexibility to see any doctor, specialist or dentist of your choice, even if he or she is not in the PPO network.

- Under your **POS medical plan options**, you get to choose whether to use a network provider or to use providers outside the network each time you need health care. You do not need a referral from your PCP to see another physician. However, the plan typically pays more (and your costs are lower) when you go to your PCP and use network providers.

### What are your health care needs?

Whether an HMO or a PPO is best for you may depend on your health care needs. A person who is generally healthy may only need routine care, while someone with a health condition may require several doctor visits, special treatments, and prescription medications. Consider the plans' coverage levels and flexibility in light of your own needs and those of your family. You'll want to consider their health and other insurance needs for 2010 as well as your own. For example, if you have young children, you may want to find out if immunizations are covered under the plans, and how much you'll pay each time you take them to a pediatrician. If you have teenagers, you may want to look at orthodontia coverage.

**Could you save money by enrolling (or reenrolling) in a Flexible Spending Account (FSA)?** The County offers two FSAs to help you save money. Read *Shop Smart, Save More* on page 4 and consider whether enrolling in an FSA for 2010 is right for you. Remember you must reenroll in your *Choices* FSAs each annual enrollment period. FSAs do not roll over as other benefit selections do.

If you do not receive your enrollment packet by the second week in October, call the Benefits Hotline at 213-388-9982 to request a duplicate packet, or access and download the enrollment materials on the enrollment Web site at [mylacountybenefits.com](http://mylacountybenefits.com).

## New Dependent Social Security Number Requirement

During annual enrollment, be prepared to provide Social Security numbers for your family members if you make changes to your medical plan or add dependents. This is so your medical plan can comply with new federal requirements to report to the Centers for Medicare & Medicaid Services (CMS).

## Choices 2010 Benefits at a Glance

### Medical

- Kaiser HMO
- CIGNA Network HMO
- CIGNA Network POS
- CAPE/Blue Shield POS (Classic & Lite)
- ALADS/Anthem Blue Cross CaliforniaCare HMO (Basic & Premier)\*
- ALADS/Anthem Blue Cross Prudent Buyer PPO (Basic & Premier)\*
- Fire Fighters Local 1014 Medical Plan (for Local 1014 members only)

\* Available only to all sworn Peace Officers eligible to be members of ALADS (Bargaining Unit 611), and employees in Bargaining Units 612, 614, 621, 631, 632, 641, and 642.

### Dental

- SafeGuard HMO-style plan
- DeltaCare HMO-style plan
- Delta Dental PPO-style plan
- ALADS/Anthem Blue Cross Premier PPO-style plan (included in ALADS/Anthem Blue Cross Premier medical plans)

### Life Insurance

- Basic life insurance
- Optional group term life insurance
- Dependent term life insurance

### Accidental Death and Dismemberment (AD&D) Insurance

### Medical Coverage Protection (Long-Term Disability Health Insurance)

### Flexible Spending Accounts (FSAs)

- Health Care Spending Account
- Dependent Care Spending Account



# health assessments and you

A health assessment provides you with valuable information about your health and wellness—and it only takes about 30 minutes to complete.

Here's how it works. You answer a brief series of questions about your lifestyle habits (for example, your nutrition and exercise habits). Then, based on your responses, you immediately receive personalized feedback on how healthy you are, your health risks, and what you can do to reduce them. It's a good idea to share this information with your doctor so he or she can help you to work toward a healthier lifestyle. Check with your health plan to see if it offers this benefit.

## Top 5 Reasons You Should Consider Taking a Health Assessment

- 1. You'll find out where you stand.** It's hard to know what you need to work on when you are unsure of your health status. By becoming more informed, you will be able to determine what you are doing right—and what you could do to improve your health.
- 2. Your results are yours.** With a health assessment, you get information that is specific to you.
- 3. You'll get valuable tips.** In addition to learning about your health status, the health assessment will provide you with tips for reducing your health risks.
- 4. You could really save.** By taking the information from your health assessment and working toward a healthier lifestyle, you could save on future health care costs—and, more important, changing your health habits could save your life.
- 5. It's confidential.** Health assessments are completely confidential—the County will not see your individual results.

## WHAT'S A HEALTH ASSESSMENT?

A HEALTH ASSESSMENT PROVIDES VALUABLE INFORMATION ABOUT YOUR HEALTH AND WELLNESS. HEALTH ASSESSMENTS ARE COMPLETELY CONFIDENTIAL—THE COUNTY WILL NOT SEE YOUR INDIVIDUAL RESULTS. CHECK WITH YOUR HEALTH PLAN TO SEE IF IT OFFERS THIS BENEFIT.



Choices Enrollment Newsletter 3

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\* offered to any employee in Choices through the Coalition of County Unions.

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ALADS Benefits Hotline 800-842-6635

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## shop smart, save more

Don't miss your chance to enjoy extra savings on health care and dependent care expenses in 2010!

When you enroll (or reenroll) in a Flexible Spending Account (FSA), you never pay federal or state taxes on the money you contribute. Depending on your tax bracket, you can save 12 to 42 cents on every dollar you spend in eligible expenses.

*Choices* offers two types of FSAs: a Health Care Spending Account and a Dependent Care Spending Account. Here's how they work.

You enroll in the Health Care Spending Account and/or Dependent Care Spending Account during annual enrollment. Remember you must reenroll in your FSAs each annual enrollment period. FSAs do not roll over as other benefit selections do. When you enroll, you decide how much to contribute to each account. You may contribute a maximum of \$400 a month to each account in 2010. The County will make a nontaxable contribution to your Dependent Care Spending Account, depending on your annual base pay.

See below for details.

- Your contributions are taken out of each paycheck on a before-tax basis, beginning with your first paycheck in January.
- You pay eligible health care and/or dependent care expenses and submit a claim form to the FSA administrator.
  - **Eligible health care expenses are those expenses** that are not covered or not fully covered by your health plan. These include medical and dental deductibles and copayments; routine physical exams; orthodontia; vision care (including prescription eyeglasses, contact lenses and solution, laser eye surgery, and nonprescription reading glasses); over-the-counter medications; hearing aids and tests; and smoking cessation programs, nicotine patches and nicotine gum.
  - **Eligible dependent care expenses** for your children and dependent adults who are incapable of self-care include child and adult day care providers at your

home; nursery schools and preschools (if the cost of schooling cannot be separated from the cost of care); properly licensed day care centers that care for six or more children (including summer day camps); child and adult care outside the home; and transportation of a qualifying individual by the care provider to or from the place at which care is provided.

- The FSA administrator reimburses you from your account. You effectively pay your expenses with tax-free dollars.

### For More Information

To learn more about how the spending accounts work and to find out how much the County will contribute to your Dependent Care Spending Account in 2010 if you enroll, read last year's *Choices* Summary Plan Description (SPD). You may also download the SPD from the Department of Human Resources Web site at <http://dhr.lacounty.info>.

